



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [SERVISFIRST BANCSHARES, INC.](#)

City/State [HOMEWOOD, AL](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [15,448,806](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[SERVISFIRST BANCSHARES, INC.](#)

[2500 WOODCREST PLACE](#)

[HOMEWOOD, AL 35209](#)

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Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	385,721	362,664	354,308	305,371	246,682	6.36	92.42
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	384,829	361,600	353,151	304,303	245,508	6.42	92.56
Tax-exempt income on loans and leases.....	892	1,064	1,157	1,068	1,174	-16.17	45.75
Estimated tax benefit on income on loans and leases.....	201	705	578	1,208	574	-71.50	-36.84
Income on loans and leases (tax equivalent).....	385,922	363,369	354,886	306,579	247,256	6.21	92.21
Investment interest income (tax equivalent).....	25,783	23,351	19,162	17,792	13,519	10.42	148.66
Interest on balances due from depository institutions.....	4,833	3,165	12,008	3,079	2,273	52.70	87.98
Interest income on other earning assets.....	36	332	6,038	3,107	1,725	-89.16	-97.04
Total interest income (tax equivalent).....	416,574	390,217	392,094	330,557	264,773	6.75	93.81
Interest on time deposits of \$250K or more	6,093	9,489	9,819	6,193	3,643	-35.79	
Interest on time deposits < \$250K.....	3,895	5,956	5,172	3,351	2,294	-34.60	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	16,581	29,785	75,967	45,959	22,894	-44.33	10.23
Interest on other borrowings and trading liabilities.....	2,473	2,700	9,076	5,321	3,592	-8.41	-10.82
Interest on subordinated debt and mandatory convertible securities	2,760	3,055	3,124	3,124	2,910	-9.66	-3.56
Total interest expense.....	31,802	50,985	103,158	63,948	35,333	-37.62	23.24
Net interest income (tax equivalent).....	384,772	339,232	288,936	266,609	229,440	13.42	103.44
Non-interest income.....	29,506	28,270	23,667	21,346	19,028	4.37	70.62
Adjusted operating income (tax equivalent)	414,278	367,502	312,603	287,955	248,468	12.73	100.69
Overhead expense.....	129,763	109,665	101,840	93,971	85,876	18.33	61.86
Provision for credit losses.....	31,517	42,434	22,638	21,402	23,225		135.24
Securities gains (losses)	620	0	27	190	0		
Other tax equivalent adjustments	0	0	0	0	0		-100.00
Pretax net operating income (tax equivalent).....	253,618	215,403	188,152	172,772	139,367	17.74	124.73
Applicable income taxes	45,615	44,639	37,618	31,902	44,258	2.19	55.48
Tax equivalent adjustments	269	1,195	1,291	3,930	2,017	-77.49	-86.78
Applicable income taxes (tax equivalent).....	45,884	45,834	38,909	35,832	46,275	0.11	46.25
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	207,734	169,569	149,243	136,940	93,092	22.51	154.95
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	207,734	169,569	149,243	136,940	93,092	22.51	154.95
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	207,734	169,569	149,243	136,940	93,092	22.51	154.95
Investment securities income (tax equivalent).....	25,783	23,351	19,162	17,792	13,519	10.42	148.66
US Treasury and agency securities (excluding mortgage-backed securities)	708	1,178	1,616	1,309	1,064	-39.90	-23.54
Mortgage-backed securities	8,399	9,824	9,005	6,940	5,296	-14.51	146.59
All other securities	16,676	12,349	8,541	9,543	7,159	35.04	176.24
Cash dividends declared.....	44,950	39,080	33,437	25,626	10,645	15.02	431.89
Common	44,950	39,080	33,437	25,626	10,645	15.02	434.86
Preferred.....	0	0	0	0	0		-100.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017												
Non-interest Income and Expenses																	
Total non-interest income	29,506	28,270	23,667	21,346	19,028												
Fiduciary activities income	0	0	0	0	0												
Service charges on deposit accounts - domestic	6,654	7,320	7,029	6,547	5,702												
Trading revenue.....	0	0	0	0	0												
Investment banking fees and commissions.....	0	0	0	0	0												
Insurance activities revenue.....	0	0	0	0	0												
Venture capital revenue.....	0	0	0	0	0												
Net servicing fees	0	0	0	0	0												
Net securitization income	0	0	0	0	0												
Net gains (losses) on sales of loans, OREO, other assets.....	4,447	6,911	4,201	2,762	3,851												
Other non-interest income.....	18,405	14,039	12,437	12,037	9,475												
Total overhead expenses	129,763	109,665	101,840	93,971	85,876												
Personnel expense.....	67,728	61,414	57,783	51,849	47,604												
Net occupancy expense.....	11,404	10,070	9,272	8,423	8,018												
Goodwill impairment losses	0	0	0	0	0												
Amortization expenses and impairment loss (other intangible assets).....	0	0	0	0	0												
Other operating expenses.....	50,631	38,181	34,785	33,699	30,254												
Fee income on mutual funds and annuities.....	0	0	0	0	0												
Memoranda																	
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0												
Number of equivalent employees	502	493	505	468	428												
Average personnel expense per employee.....	134.92	124.57	114.42	110.79	111.22												
Average assets per employee.....	26,946.20	21,487.86	17,096.74	15,545.60	15,171.13												
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct			
Analysis Ratios																	
Mutual fund fee income / Non-interest income	0	2.17	11	0	2.02	10	0	0.66	35	0	1.69	17	0	1.89	16		
Overhead expenses / Net Interest Income + non-interest income	31.34	59.28	1	29.94	62.28	0	32.71	61.79	0	33.09	61.22	0	34.85	62.21	1		
Percent of Average Assets																	
Total overhead expense	0.96	2.17	2	1.04	2.57	1	1.18	2.59	2	1.29	2.58	3	1.32	2.60	4		
Personnel expense.....	0.50	1.21	1	0.58	1.30	1	0.67	1.50	2	0.71	1.46	3	0.73	1.47	4		
Net occupancy expense.....	0.08	0.23	6	0.10	0.26	3	0.11	0.32	3	0.12	0.31	5	0.12	0.32	4		
Other operating expenses.....	0.37	0.72	4	0.36	0.94	2	0.40	0.76	5	0.46	0.79	9	0.47	0.79	8		
Overhead less non-interest income	0.74	1.10	17	0.77	1.25	16	0.91	1.65	6	1	1.65	9	1.03	1.65	8		
Percent of Adjusted Operating Income (Tax Equivalent)																	
Total overhead expense	31.32	58.83	1	29.84	61.82	0	32.58	59.91	1	32.63	60.51	0	34.56	61.01	1		
Personnel expense.....	16.35	32.93	3	16.71	32.36	2	18.48	34.17	1	18.01	34.42	1	19.16	34.72	1		
Net occupancy expense.....	2.75	6.23	10	2.74	6.58	6	2.97	7.50	4	2.93	7.33	3	3.23	7.51	3		
Other operating expenses.....	12.22	19.18	4	10.39	22.28	0	11.13	17.93	7	11.70	18.28	7	12.18	18.30	9		
Total non-interest income	7.12	27.67	3	7.69	28.83	5	7.57	19.83	17	7.41	20.30	9	7.66	21.24	4		
Fiduciary activities income	0	2.20	13	0	2.09	12	0	1.61	22	0	1.95	20	0	1.95	21		
Service charges on domestic deposit accounts	1.61	3.27	25	1.99	3.27	27	2.25	3.21	33	2.27	3.58	29	2.29	3.83	24		
Trading revenue.....	0	0.62	27	0	1.28	25	0	0.07	41	0	0.03	46	0	0.07	40		
Investment banking fees and commissions.....	0	2.58	7	0	2.46	6	0	0.91	19	0	0.85	12	0	0.92	12		
Insurance activities revenue.....	0	0.36	11	0	0.41	11	0	0.37	22	0	0.46	19	0	0.44	17		
Venture capital revenue.....	0	0.04	44	0	0.01	44	0	0	50	0	0	49	0	0	48		
Net servicing fees	0	0.60	14	0	0.01	42	0	0.22	16	0	0.52	13	0	0.40	13		
Net securitization income	0	0.01	44	0	0	45	0	0	48	0	0	49	0	0	48		
Net gain (loss) - sales of loans, OREO, and other assets	1.07	3.30	35	1.88	3.92	47	1.34	2.27	58	0.96	1.98	43	1.55	2.38	51		
Other non-interest income.....	4.44	9.27	18	3.82	9.65	14	3.98	7.41	22	4.18	7.05	19	3.81	7.34	16		
Overhead less non-interest income	24.20	30.52	27	22.15	31.93	24	25.01	39.47	13	25.22	39.75	10	26.90	39.09	12		
Applicable income taxes / Pretax net operating income (tax equivalent).....	17.99	21.18	16	20.72	18.63	62	19.99	21.51	33	18.46	18.37	42	31.76	33.75	37		
Applicable income tax + TE / Pretax net operating income + TE	18.09	22.67	9	21.28	21.18	43	20.68	23.31	27	20.74	21.35	38	33.20	38.57	28		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year
Real estate loans	6,483,143	5,119,343	4,506,764	3,955,901	3,514,142	26.64	125.19
Commercial and industrial loans	2,878,101	3,187,618	2,593,605	2,403,863	2,210,725	-9.71	48.83
Loans to individuals	62,812	63,489	60,561	61,242	60,495	-1.07	18.12
Loans to depository institutions and acceptances of other banks	0	0	0	0	0	0	0
Agricultural loans	96,085	97,914	91,753	87,795	51,987	-1.87	126.69
Other loans and leases	13,907	11,749	15,080	24,818	18,371	18.37	71.35
Less: Unearned income	0	0	0	0	0	0	0
Loans and leases, net of unearned income	9,534,048	8,480,113	7,267,763	6,533,619	5,855,720	12.43	93.92
Less: Allowance for loan and lease losses	116,660	87,942	76,584	68,600	59,406	32.66	124.81
Net loans and leases	9,417,388	8,392,171	7,191,179	6,465,019	5,796,314	12.22	93.59
Debt securities that reprice or mature in over 1 year	1,219,238	811,083	686,376	546,583	511,417	50.32	169.95
Mutual funds and equity securities	0	0	0	484	494	0	-100.00
Subtotal	10,636,626	9,203,254	7,877,555	7,012,086	6,308,225	15.57	100.06
Interest-bearing bank balances	4,106,790	2,068,182	451,509	360,534	151,849	98.57	624.68
Federal funds sold and reverse repos	58,372	1,771	100,473	223,845	239,524	3195.99	-63.62
Debt securities that reprice or mature within 1 year	86,289	75,855	73,273	43,601	26,913	13.76	159.24
Trading assets	0	0	0	0	0	0	0
Total earning assets	14,888,077	11,349,062	8,502,810	7,640,066	6,726,511	31.18	144.99
Non-interest-bearing cash and due from depository institutions	56,934	141,458	78,618	97,516	86,213	-59.75	0.14
Premises, fixed assets, and leases	78,216	65,421	69,787	57,822	58,900	19.56	94.02
Other real estate owned	1,197	6,497	8,178	5,169	6,676	-81.58	-76.01
Investment in unconsolidated subsidiaries	0	0	0	0	0	0	0
Intangible and other assets	424,382	370,216	288,260	206,809	204,084	14.63	122.00
Total assets	15,448,806	11,932,654	8,947,653	8,007,382	7,082,384	29.47	142.51
Quarterly average assets	15,235,711	11,663,336	9,028,873	7,784,292	6,988,731	30.63	145.40
Average loans and leases (YTD)	8,732,455	8,145,428	6,868,441	6,138,241	5,354,638	7.21	94.29
Memoranda							
Loans held-for-sale	1,114	14,425	6,312	120	4,459	-92.28	-76.17
Loans not held-for-sale	9,532,934	8,465,688	7,261,451	6,533,499	5,851,261	12.61	94.08
Real estate loans secured by 1–4 family	827,880	726,117	650,500	621,754	607,523	14.01	52.89
Commercial real estate loans	5,560,475	4,290,719	3,739,698	3,203,293	2,785,672	29.59	148.27
Construction and land development	1,103,076	593,615	521,392	533,192	580,874	85.82	229.19
Multifamily	459,122	316,372	299,552	160,981	127,502	45.12	398.76
Nonfarm nonresidential	3,998,277	3,380,732	2,918,754	2,509,120	2,077,296	18.27	120.59
Real estate loans secured by farmland	94,788	102,507	116,566	130,854	120,947	-7.53	-3.12
Total investment securities	1,305,527	886,938	759,649	590,668	538,824	47.19	168.94
U.S. Treasury securities	158,368	14,356	49,210	58,428	38,527	1003.15	330.62
US agency securities (excluding mortgage-backed securities)	6,041	15,458	18,386	18,564	16,830	-60.92	-36.26
Municipal securities	24,436	38,116	57,272	105,994	134,848	-35.89	-83.21
Mortgage-backed securities	735,803	495,109	474,055	304,305	276,499	48.61	198.68
Asset-backed securities	0	0	0	0	0	0	0
Other debt securities	380,879	323,899	160,726	102,893	71,626	17.59	714.49
Mutual funds and equity securities	0	0	0	484	494	0	-100.00
Available-for-sale securities	842,570	886,688	759,399	590,184	538,574	-4.98	99.25
U.S. Treasury securities	9,105	14,356	49,210	58,428	38,527	-36.58	-75.24
US agency securities (excluding mortgage-backed securities)	6,041	15,458	18,386	18,564	16,830	-60.92	-36.26
Municipal securities	21,633	38,116	57,272	105,994	134,848	-43.24	-84.54
Mortgage-backed securities	425,162	495,109	474,055	304,305	276,499	-14.13	87.14
Asset-backed securities	0	0	0	0	0	0	0
Other debt securities	380,629	323,649	160,476	102,893	71,376	17.61	4128.74
Mutual funds and equity securities	0	0	0	0	494	0	-100.00
Held-to-maturity securities appreciation (depreciation)	-2,380	0	0	0	0	0	0
Available-for-sale securities appreciation (depreciation)	12,024	25,531	7,217	-6,040	-307	-52.90	0
Structured notes, fair value	0	0	0	2,954	0	0	0
Pledged securities	485,858	477,547	393,404	288,289	284,194	1.74	102.17

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	4,799,767	2,788,772	1,749,879	1,557,341	1,440,326	72.11	274.51
NOW, ATS and transaction accounts	1,461,708	1,307,440	994,452	964,144	990,700	11.80	82.81
Time deposits less brokered deposits < \$250K	256,083	267,302	267,221	257,925	228,540	-4.20	
MMDA and other savings accounts	5,378,127	5,061,887	4,057,549	3,714,646	3,089,406	6.25	91.30
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	11,895,685	9,425,401	7,069,101	6,494,056	5,748,972	26.21	139.30
Time deposits of \$250K or more	507,151	500,323	461,332	421,652	342,702	1.36	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	1,711,777	851,545	470,749	288,725	301,797	101.02	380.91
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	0	0	0	200		
Other borrowings w/remaining maturity over 1 year	0	0	0	0	0		-100.00
Brokered deposits < \$250K	50,000	50,000	0	0	0	0.00	
Noncore funding	2,268,928	1,401,868	932,081	710,377	644,699	61.85	181.59
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	64,706	64,748	64,703	64,666	64,632	-0.06	18.37
Other liabilities	67,472	47,785	39,086	23,080	16,477	41.20	320.60
Total liabilities	14,296,791	10,939,802	8,104,971	7,292,179	6,474,780	30.69	144.49
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	54	54	54	53	53	0.00	1.89
Common surplus	226,397	223,856	219,766	218,521	217,693	1.14	4.85
Retained earnings	911,008	748,224	616,611	500,868	389,554	21.76	196.60
Accumulated other comprehensive income	14,056	20,218	5,749	-4,741	-198	-30.48	
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,151,515	992,352	842,180	714,701	607,102	16.04	120.38
Noncontrolling (minority) interest in subsidiaries	500	500	502	502	502	0.00	32.63
Total equity capital, including minority interest	1,152,015	992,852	842,682	715,203	607,604	16.03	120.32
Total liabilities and capital	15,448,806	11,932,654	8,947,653	8,007,382	7,082,384	29.47	142.51
Memoranda							
Non-interest-bearing deposits	4,799,767	2,788,772	1,749,879	1,557,341	1,440,326	72.11	274.51
Interest-bearing deposits	7,653,069	7,186,952	5,780,554	5,358,367	4,651,348	6.49	84.91
Total deposits	12,452,836	9,975,724	7,530,433	6,915,708	6,091,674	24.83	129.74
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	992,352	842,180	714,701	607,102	522,512		
Accounting restatements	0	1,124	0	0	0		
Net income	207,734	169,569	149,243	136,940	93,092		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	2,541	4,089	1,183	828	1,760		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	44,950	39,080	33,437	25,626	10,645		
Change in other comprehensive income	-6,162	14,470	10,490	-4,543	383		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,151,515	992,352	842,180	714,701	607,102		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	41.97	36.25	61	42.90	36.22	60	50.37	52.67	42	49.40	53.63	40	49.62	53.41	37
Commercial and industrial loans	18.63	10.76	83	26.71	13.52	94	28.99	11.45	93	30.02	11.42	95	31.21	10.82	95
Loans to individuals	0.41	3.36	28	0.53	3.40	28	0.68	2.71	44	0.76	2.65	43	0.85	2.58	46
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0	44	0	0	44	0	0	45
Agricultural loans.....	0.62	0.18	86	0.82	0.19	89	1.03	0.53	78	1.10	0.47	80	0.73	0.51	75
Other loans and leases.....	0.09	4.47	3	0.10	4.63	2	0.17	1.08	49	0.31	2.64	23	0.26	2.62	20
Net loans and leases.....	60.96	58.67	56	70.33	61.58	74	80.37	72.36	83	80.74	73.30	78	81.84	72.64	84
Debt securities over 1 year.....	7.89	19.46	9	6.80	15.55	11	7.67	13.66	20	6.83	13.20	18	7.22	13.96	18
Mutual funds and equity securities	0	0.06	13	0	0.05	13	0	0.06	18	0.01	0.05	47	0.01	0.07	40
Subtotal	68.85	79.22	15	77.13	78.16	30	88.04	86.76	54	87.57	87.24	46	89.07	87.26	65
Interest-bearing bank balances	26.58	8.50	96	17.33	7.51	93	5.05	2.97	76	4.50	2.30	82	2.14	2.34	59
Federal funds sold and reverse repos	0.38	0.54	77	0.01	0.82	64	1.12	0.03	95	2.80	0.01	99	3.38	0.02	99
Debt securities 1 year or less	0.56	1.56	31	0.64	1.68	29	0.82	2.10	35	0.54	2.14	31	0.38	1.92	24
Trading assets	0	0.49	19	0	1.01	17	0	0.03	38	0	0.02	38	0	0.02	35
Total earning assets.....	96.37	91.77	96	95.11	91.05	94	95.03	92.39	82	95.41	92.24	88	94.98	92.22	86
Non-interest cash and due from depository institutions.....	0.37	0.82	14	1.19	1.07	55	0.88	1.14	33	1.22	1.25	46	1.22	1.26	43
Other real estate owned.....	0.01	0.01	56	0.05	0.02	83	0.09	0.04	80	0.06	0.04	76	0.09	0.06	75
All other assets.....	3.26	7.35	6	3.71	7.82	2	4.09	6.41	17	3.37	6.39	9	3.81	6.45	12
Memoranda															
Short-term investments	27.52	11.47	91	17.98	11.17	80	6.99	5.36	66	7.84	4.70	78	5.91	4.63	71
U.S. Treasury securities.....	1.03	1.47	63	0.12	0.84	52	0.55	0.29	79	0.73	0.37	82	0.54	0.22	83
US agency securities (excluding mortgage-backed securities)	0.04	0.82	28	0.13	0.63	40	0.21	1.25	35	0.23	1.67	33	0.24	1.50	32
Municipal securities	0.16	1.73	26	0.32	1.69	30	0.64	2.58	30	1.32	2.66	41	1.90	2.97	46
Mortgage-backed securities	4.76	14.14	12	4.15	11.75	11	5.30	9.38	22	3.80	8.73	20	3.90	9.19	16
Asset-backed securities	0	0.50	24	0	0.32	24	0	0.30	34	0	0.26	33	0	0.23	34
Other debt securities	2.47	0.53	93	2.71	0.42	95	1.80	0.53	85	1.28	0.52	81	1.01	0.48	81
Loans held-for-sale.....	0.01	0.55	22	0.12	0.52	32	0.07	0.39	33	0	0.29	18	0.06	0.32	38
Loans held for investment	61.71	58.06	61	70.95	61.72	76	81.15	72.01	84	81.59	73.24	81	82.62	72.42	87
Real estate loans secured by 1–4 family	5.36	11.46	24	6.09	11.91	26	7.27	16.02	18	7.76	16.83	19	8.58	16.44	22
Revolving	1.11	1.42	51	1.48	1.66	53	2.18	2.24	53	2.57	2.43	57	3.11	2.71	60
Closed-end, secured by first liens	4.16	9.67	25	4.48	9.81	24	4.92	13.07	16	5.05	13.60	16	5.28	13.03	17
Closed-end, secured by junior liens	0.09	0.17	45	0.13	0.22	44	0.17	0.37	33	0.14	0.41	26	0.19	0.39	34
Commercial real estate loans	35.99	22.69	83	35.96	22.22	83	41.80	33.26	75	40	33.39	72	39.33	33.79	67
Construction and land development	7.14	3.34	87	4.97	3.40	72	5.83	5	63	6.66	4.78	74	8.20	4.55	83
Multifamily.....	2.97	3.57	53	2.65	3.12	51	3.35	4.76	48	2.01	5.12	29	1.80	5.32	26
Nonfarm nonresidential	25.88	14.57	86	28.33	14.72	93	32.62	21.85	87	31.34	21.85	83	29.33	22.30	77
Real estate loans secured by farmland.....	0.61	0.30	78	0.86	0.33	80	1.30	0.95	70	1.63	0.88	76	1.71	0.81	77

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	3,944,199	2,892,386	2,552,406	2,159,413	2,029,980
Commit: Secured commercial real estate loans	1,336,874	689,639	625,685	432,262	451,750
Commit: Unsecured real estate loans	6,509	15,721	8,684	13,641	3,145
Credit card lines (reported semiannually, June/Dec)	366,525	286,128	248,617	173,613	84,809
Securities underwriting		0	0	0	0
Standby letters of credit	61,871	66,208	48,394	40,590	41,654
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	1,901	45,920	23,808	13,681	40,328
Purchased options contracts (interest rate)	300,000	300,000	0	0	0
Interest rate swaps		0	0	0	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps		0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	25.53	22.78	66	24.24	22.01	63	28.53	16.97	92	26.97	17.31	87	28.66	17.28	90
Standby letters of credit	0.40	0.65	43	0.55	0.71	54	0.54	0.36	75	0.51	0.35	74	0.59	0.40	77
Commercial and similar letters of credit	0	0.02	20	0	0.02	20	0	0.01	36	0	0.01	35	0	0.01	32
Securities lent	0	0.10	41	0	0.18	40	0	0	49	0	0	50	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0	47	0	0.02	44	0	0.01	45
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0	48	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.01	46	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0	47	0	0	47	0	0	48
Derivative contracts	1.95	46.30	14	2.90	48.62	10	0.27	2.95	65	0.17	6.51	18	0.57	6.82	22
Interest rate contracts	1.95	32.46	14	2.90	34.36	11	0.27	2.87	65	0.17	6.40	18	0.57	6.72	22
Interest rate futures and forward contracts	0	3.25	12	0	6.21	12	0	0.08	39	0	0.25	22	0	0.28	22
Written options contracts (interest rate)	0.01	1.41	19	0.38	2.18	36	0.27	0.13	81	0.17	0.26	61	0.57	0.28	79
Purchased options contracts (interest rate)	1.94	1.31	79	2.51	1.46	79	0	0.02	45	0	0.07	40	0	0.08	41
Interest rate swaps	0	20.49	4	0	20.83	3	0	2.19	34	0	5.18	15	0	5.41	14
Foreign exchange contracts	0	6.30	26	0	6.01	25	0	0	47	0	0	47	0	0	45
Futures and forward foreign exchange contracts	0	3.78	27	0	3.47	25	0	0	47	0	0	47	0	0	45
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0	48	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0	48	0	0	49	0	0	48
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	0	48	0	0	48	0	0	47
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0	48	0	0	49	0	0	48
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0	48	0	0	48	0	0	48
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0	49	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	45.17	44.98	65	35.51	42.82	56	37.16	24.81	88	35.18	25.18	83	37.91	25.74	86

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	301,901	345,920	23,808	13,681	40,328
Interest rate contracts	301,901	345,920	23,808	13,681	40,328
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	1,901	45,920	23,808	13,681	40,328
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	1,901	45,920	23,808	13,681	40,328
Purchased options	300,000	300,000	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	300,000	300,000	0	0	0
Swaps	0	0	0	0	0
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	301,901	345,920	23,808	13,681	40,328
Interest rate contracts	301,901	345,920	23,808	13,681	40,328
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	300,755	324,151	8,260	894	3,034
One year or less	755	24,151	8,260	894	3,034
Over 1 year to 5 years	300,000	300,000	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	0	0	26	0	41
Gross positive fair value.....	1,217	1,791	586	429	194
Held for trading.....	0	0	0	0	0
Non-traded.....	1,217	1,791	586	429	194
Current credit exposure on risk-based capital derivative contracts	1,176	1,006	225	34	66
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Notional Amount															
Interest rate contracts	100	94.17	75	100	94.10	77	100	99.57	60	100	99.91	54	100	99.91	56
Foreign exchange contracts	0	3.47	25	0	3.49	25	0	0.14	42	0	0	46	0	0.04	44
Equity, commodity, and other contracts	0	1.14	34	0	1.17	32	0	0.07	45	0	0	47	0	0	47
Futures and forwards	0	11.16	7	0	14.05	7	0	14.06	16	0	11.75	16	0	12.76	16
Written options	0.63	6.28	21	13.27	8.18	76	100	11.73	97	100	11.14	97	100	9.73	98
Exchange-traded	0	0.12	42	0	0.14	40	0	0	48	0	0	49	0	0	49
Over-the-counter	0.63	5.96	21	13.27	7.73	78	100	10.84	98	100	10.65	97	100	9.46	98
Purchased options	99.37	3.27	99	86.73	3.42	99	0	2.45	35	0	1.29	38	0	1.44	38
Exchange-traded	0	0.12	41	0	0.15	40	0	0	49	0	0	49	0	0	49
Over-the-counter	99.37	2.87	99	86.73	2.86	99	0	2.28	36	0	1.22	38	0	1.27	39
Swaps	0	74.26	3	0	68.76	3	0	64.61	7	0	65.42	10	0	66.04	9
Held for trading	0	40.42	21	0	43.53	19	0	15.01	35	0	13.60	38	0	16.18	35
Interest rate contracts	0	34.15	21	0	36.62	19	0	16.17	35	0	12.87	38	0	16.40	36
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	0.11	46	0	0	48	0	0	47
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0	48	0	0	49	0	0	49
Non-traded	100	59.58	78	100	56.47	80	100	84.99	64	100	86.40	61	100	83.82	64
Interest rate contracts	100	56.71	85	100	53.82	87	100	84.69	69	100	85.51	64	100	83.04	68
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.01	44	0	0	47	0	0.01	46
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.01	47	0	0	48	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	99.62	92.53	68	93.71	91.48	42	34.69	80.07	10	6.53	82.85	7	7.52	87.47	3
One year or less	0.25	27.56	7	6.98	32.05	27	34.69	15.20	80	6.53	12.75	54	7.52	15.62	51
Over 1 year to 5 years	99.37	27.01	99	86.73	27.06	97	0	22.92	14	0	22.66	16	0	21.68	15
Over 5 years	0	29.89	5	0	29.56	5	0	34.12	11	0	36.28	14	0	37.90	13
Gross negative fair value (absolute value)	0	0.98	1	0	1.55	1	0.11	1.30	14	0	0.66	7	0.10	0.50	23
Gross positive fair value	0.40	1.34	7	0.52	2.23	8	2.46	1.14	89	3.14	1.10	96	0.48	0.92	22
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.04	2	0	0.07	1	0	0	65	0	0.01	13	0	0	28
Gross positive fair value (X)	0	0.05	11	0	0.09	9	0	0	70	0	0.01	29	0	0.01	22
Held for trading (X)	0	0.04	22	0	0.07	19	0	0	44	0	0	40	0	0	37
Non-traded (X)	0	0.01	29	0	0.02	26	0	0	74	0	0.01	38	0	0	33
Current credit exposure (X)	0	0.04	19	0	0.06	15	0	0.01	44	0	0	38	0	0	36
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	50	0	0	49	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.01	0.46	18	0.01	0.85	14	0	0.10	42	0	0.06	38	0	0.05	36

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	87,942	76,584	68,600	59,406	51,893
Gross losses	4,114	29,568	22,489	12,753	16,332
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,315	492	429	545	620
Net losses	2,799	29,076	22,060	12,208	15,712
Provision for loan and lease losses	31,517	42,434	22,638	21,402	23,225
Adjustments	0	-2,000	7,406	0	0
Ending balance	116,660	87,942	76,584	68,600	59,406
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.23	-0.09	98	0.40	0.51	34	0.26	0.12	85	0.29	0.12	88	0.36	0.11	93
Provision for loan and lease losses / Average loans and leases	0.36	-0.16	98	0.52	0.82	27	0.33	0.16	86	0.35	0.16	85	0.43	0.16	89
Provision for loan and lease losses / Net loan and lease losses	1,126.01	-105.48	93	145.94	487.86	8	102.62	142.73	42	175.31	182.69	59	147.82	110.75	58
Allowance for loan and lease losses / Total loans and leases not held for sale	1.22	1.23	54	1.04	1.58	17	1.05	0.94	71	1.05	0.94	67	1.02	0.95	59
Allowance for loan and lease losses / Total loans and leases	1.22	1.20	54	1.04	1.55	19	1.05	0.93	71	1.05	0.93	67	1.01	0.94	60
Allowance for loan and lease losses / Net loans and leases losses (X)	41.68	21.39	82	3.02	11.58	11	3.47	17.18	16	5.62	21.35	25	3.78	16.23	19
Allowance for loan and lease losses / Nonaccrual assets	1,725.23	364.13	94	629.37	299.17	89	254.51	315.75	61	312.87	285.36	71	551.84	270.69	89
ALLL / 90+ days past due + nonaccrual loans and leases	964.37	287.08	96	463.98	244.34	87	212.07	283.41	58	247.03	259.30	66	548.79	232.03	90
Gross loan and lease losses / Average loans and leases	0.05	0.19	16	0.36	0.34	67	0.33	0.16	84	0.21	0.15	74	0.31	0.16	79
Recoveries / Average loans and leases	0.02	0.08	9	0.01	0.07	6	0.01	0.05	10	0.01	0.05	15	0.01	0.06	16
Net losses / Average loans and leases	0.03	0.11	31	0.36	0.27	71	0.32	0.11	90	0.20	0.09	81	0.29	0.10	87
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	49	0	0	48	0	0	48
Recoveries / Prior year-end losses	4.45	34.67	5	2.19	33.98	3	3.36	41.80	2	3.34	51.25	1	11.93	50.41	11
Earnings coverage of net loan and lease losses (X)	101.77	39.72	80	8.83	22.91	39	9.50	22.46	32	15.58	29.27	44	10.22	0.97	39
Net Loan and Lease Losses By Type															
Real estate loans	0	0.02	46	0.10	0.04	78	0.15	0.02	94	0.02	0.01	67	0.05	0.02	77
Real estate loans secured by 1–4 family	0.02	-0.02	85	0.05	0.01	86	0.04	0.02	72	0.05	0.01	80	0.13	0.03	92
Revolving	0	-0.07	69	-0.05	0.01	19	0.04	0.02	76	0.14	0.02	90	0.26	0.03	93
Closed-end	0.02	-0.01	90	0.08	0	90	0.04	0.02	78	0	0.01	48	0.06	0.02	77
Commercial real estate loans	0	0.04	36	0.11	0.07	76	0.18	0.02	93	0.02	0.01	68	0.04	0.01	74
Construction and land development	0	0	40	0.17	0	93	0	-0.02	39	-0.02	-0.02	25	-0.02	-0.04	34
1–4 family	0	0	29	0.17	0	98	0	0	16	-0.02	0	9	0.01	0	90
Other	0	0	37	0	0	57	0	-0.02	62	0	-0.02	37	-0.03	-0.04	27
Multifamily	0	0.01	48	0	0	58	0	0	16	-0.02	0	5	0.42	0	97
Nonfarm nonresidential	0	0.05	37	0.11	0.11	65	0.23	0.03	91	0.03	0.02	72	0.03	0.02	70
Owner-occupied	0	0.01	62	0.11	0.02	91	0.13	0.01	93	0.01	0.01	76	0.03	0.01	81
Other	0	0.04	43	0	0.08	24	0.09	0.01	89	0.02	0.01	79	0	0.01	66
Real estate loans secured by farmland	0	0	54	0	0.02	46	0	0.01	45	0	0	49	0	0	50
Commercial and industrial loans	0.08	0.17	42	0.74	0.47	78	0.56	0.27	80	0.43	0.18	83	0.61	0.18	89
Loans to individuals	0.46	0.71	44	0.19	1.13	12	0.58	0.74	53	0.33	0.71	33	0.36	0.78	33
Credit card loans	2.02	1.84	56	1.17	2.92	20	3.62	1.89	78	1.71	1.65	57	2.54	1.60	77
Agricultural loans	0	0.02	48	0	0.19	35	0	0.02	46	0	0.03	43	0	0.06	41
Loans to foreign governments and institutions	0	0	0	0	0										
Other loans and leases	0.26	0.10	82	0.13	0.15	63	2.21	0.14	96	3.16	0.28	94	0.35	0.27	74

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		1,555		4,036		14,733		5,158		18,376					
90+ days past due loans and leases		5,335		4,981		6,021		5,844		60					
Nonaccrual loans and leases		6,762		13,973		30,091		21,926		10,765					
Total past due and nonaccrual loans and leases		13,652		22,990		50,845		32,928		29,201					
Restructured 30–89 days past due		0		0		0		0		12,417					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		2,145		615		2,705		11,483		3,653					
Total restructured loans and leases		2,145		615		2,705		11,483		16,070					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0		0					
Restructured loans and leases in compliance		0		818		0		0		4,502					
Other real estate owned		1,197		6,497		8,178		5,169		6,676					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.02	0.32	3	0.05	0.39	5	0.20	0.31	36	0.08	0.32	12	0.31	0.32	57
90+ days past due loans and leases	0.06	0.10	63	0.06	0.12	58	0.08	0.03	81	0.09	0.03	82	0	0.04	33
Nonaccrual loans and leases	0.07	0.46	6	0.16	0.66	8	0.41	0.48	48	0.34	0.49	37	0.18	0.46	15
90+ days past due and nonaccrual loans and leases	0.13	0.62	8	0.22	0.85	6	0.50	0.54	53	0.43	0.54	43	0.18	0.55	12
30–89 days past due restructured	0	0.01	21	0	0.01	16	0	0	29	0	0.01	27	0.21	0.01	95
90+ days past due restructured	0	0	30	0	0.01	29	0	0	45	0	0	43	0	0	41
Nonaccrual restructured	0.02	0.10	25	0.01	0.13	10	0.04	0.07	49	0.18	0.10	72	0.06	0.10	42
30–89 days past due loans held for sale	0	0	40	0	0	38	0	0	47	0	0	47	0	0	48
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	48	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.02	0.32	3	0.05	0.40	5	0.20	0.31	36	0.08	0.32	12	0.31	0.32	57
90+ days past due assets	0.06	0.10	62	0.06	0.12	57	0.08	0.03	81	0.09	0.03	82	0	0.04	33
Nonaccrual assets	0.07	0.47	6	0.16	0.67	8	0.41	0.48	48	0.34	0.49	37	0.18	0.47	15
30+ days past due and nonaccrual assets	0.14	0.97	3	0.27	1.29	3	0.70	0.87	45	0.50	0.88	23	0.50	0.89	22
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.08	0.36	9	0.16	0.52	11	0.40	0.39	61	0.35	0.39	52	0.15	0.40	14
90+ days past due and nonaccrual assets + other real estate owned	0.09	0.37	9	0.21	0.55	15	0.49	0.45	64	0.41	0.45	52	0.25	0.48	24
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.05	0.41	3	0.18	0.60	11	0.43	0.56	42	0.34	0.59	27	0.49	0.63	46
Allowance for loan and lease losses	6.82	62.64	1	24.21	66.66	11	49.97	92.08	30	39.50	95.97	19	57.84	100.14	30
Equity capital + allowance for loan and lease losses	0.63	3.60	4	1.97	4.97	16	4.17	4.77	48	3.46	5.09	36	5.16	5.57	57
Tier 1 capital + allowance for loan and lease losses	0.64	4.30	3	2.03	6.05	12	4.25	5.30	43	3.50	5.65	34	5.26	6.11	52
Loans and leases + other real estate owned	0.08	0.71	2	0.25	0.97	7	0.53	0.78	32	0.41	0.82	24	0.59	0.86	34

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.01	0.26	5	0.04	0.39	7	0.25	0.28	56	0.09	0.29	16	0.32	0.29	62
	90+ days past due		0.08	0.12	73	0.10	0.16	70	0.13	0.03	86	0.13	0.03	87	0	0.05	19
	Nonaccrual.....		0.04	0.52	7	0.04	0.76	3	0.34	0.45	39	0.29	0.48	38	0.03	0.43	6
Commercial and industrial	30–89 days past due		0.02	0.24	10	0.06	0.23	17	0.13	0.22	44	0.05	0.23	34	0.32	0.27	66
	90+ days past due		0	0.04	39	0	0.03	34	0.01	0.02	68	0.03	0.02	81	0	0.01	64
	Nonaccrual.....		0.15	0.57	18	0.37	0.75	30	0.57	0.74	53	0.44	0.61	49	0.44	0.60	49
Individuals	30–89 days past due		0.18	0.63	23	0.12	0.83	12	0.10	0.60	19	0.30	0.68	39	0.25	0.69	35
	90+ days past due		0.05	0.09	54	0.10	0.14	58	0.04	0.02	76	0.18	0.03	90	0.08	0.03	83
	Nonaccrual.....		0	0.17	11	0	0.28	9	0	0.12	16	0	0.15	14	0.06	0.21	43
Depository institution loans	30–89 days past due			0.01			0			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due		0	0.07	30	0	0.17	28	0	0.10	34	0	0.11	34	0	0.15	35
	90+ days past due		0	0	42	0	0	44	0	0	47	0	0.01	44	0	0	45
	Nonaccrual.....		0	0.70	27	0	0.49	24	0	0.80	28	0	0.46	31	0	0.31	31
Foreign governments	30–89 days past due			0.50			0										
	90+ days past due			0			0										
	Nonaccrual.....			0.15			0.09										
Other loans and leases	30–89 days past due		0	0.12	16	0	0.18	15	0	0.28	23	0	0.18	23	0	0.12	27
	90+ days past due		0	0.01	34	0	0.01	33	0	0	40	0	0	41	0	0	44
	Nonaccrual.....		0	0.09	21	0	0.15	19	0	0.04	37	0	0.04	36	0	0.06	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Common Equity Tier 1 Capital															
Common stock plus related surplus	226,451	223,910	219,820	218,574	217,746										
Retained earnings	911,008	748,224	616,611	500,868	389,554										
Accumulated other comprehensive income (AOCI)	14,056	20,218	5,749	-4,741	-198										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,151,515	992,352	842,180	714,701	607,102										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	13,632	13,834	14,037	14,239	14,189										
Accumulated other comprehensive income-related adjustments	14,057	20,218	5,749	-4,741	-198										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,123,826	958,300	822,394	705,203	593,111										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,123,826	958,300	822,394	705,203	593,111										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	500	500	502	502	502										
Additional tier 1 capital before deductions	500	500	502	502	502										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	500	500	502	502	502										
Tier 1 Capital	1,124,326	958,800	822,896	705,705	593,613										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	64,706	64,748	64,703	64,666	64,632										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	117,960	90,142	77,084	69,100	59,906										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	182,666	154,890	141,787	133,766	124,538										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	182,666	154,890	141,787	133,766	124,538										
Exited advanced approach tier 2 capital															
Total capital	1,306,992	1,113,690	964,683	839,471	718,151										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	15,235,711	11,663,336	9,028,873	7,784,292	6,988,731										
Less: Deductions from common equity tier 1 capital	13,632	13,834	14,037	14,239	14,189										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	15,222,079	11,649,502	9,014,836	7,770,053	6,974,542										
Total risk-weighted assets	11,289,497	9,129,247	7,834,541	6,968,095	6,234,504										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	9.95	12.37	15	10.50	12.35										
Common equity tier 1 capital, column B	0	0.29	46	0	0.30										
Tier 1 capital, column A	9.96	13.11	5	10.50	13.08										
Tier 1 capital, column B	0	0.34	46	0	0.34										
Total capital, column A	11.58	14.91	2	12.20	15.23										
Total capital, column B	0	0.37	46	0	0.39										
Tier 1 leverage	7.39	8.98	14	8.23	9.13										
Supplementary leverage ratio, advanced approaches HCs		6.71		8.72											
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			0			0			0			0			
Other insurance activities income		0			0			0			0			0			
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets	283,074			276,387			209,395			130,649			127,519		2.42	147.47	

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Analysis Ratios																
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	48	0	0	48	0	0	47	
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.11			53.67			60			66.67			75			
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.89			46.33			40			33.33			25			
Separate account assets (L/H) / Total life assets	13.40			11.24			0			0			0			
Insurance activities revenue / Adjusted operating income	0	0.36	11	0	0.41	11	0	0.37	22	0	0.46	19	0	0.44	17	
Premium income / Insurance activities revenue	2.76			2.84			0.03			0			0.01			
Credit related premium income / Total premium income	32.99			38.23			100			50			60			
Other premium income / Total premium income	67.01			61.77			0			50			40			
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0	48	0	0	48	0	0	47	
Insurance net income (P/C) / Equity (P/C)	23.22			15.59			37.86			72.25			31.81			
Insurance net income (L/H) / Equity (L/H)	4.49			3.62												
Insurance benefits, losses, expenses / Insurance premiums	927.51			447.82			132.57			116.87			136.34			
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0			0			0			
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	49	0	0	49	0	0	49	
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	22.81	12	92	26.40	11.03	99	23.28	11.53	93	16.87	13.70	65	19.53	14.86	73	
Broker-Dealer Activities				0			0			0			0			
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.75	37	0	0	49	0	0	49	0	0	49	

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans		0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	250	250	250	0	250
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	250	250	250	0	250
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.66			0.87			0			0				0
Cost: Interest-bearing deposits.....		0.14			0.42			2.53			1.85				0.84
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18										
Commercial and industrial loans		0.79			0.64			2.35			3.83				4.38
Foreign governments and institutions		0			0										
Growth Rates															
Net loans and leases.....		6.83			-2.40			-47.91			-27.26				22.03
Total selected assets.....	0	9.48	51	0	2.04	49		-25.04		-100	5.03	4	0	-5.54	60
Deposits		0.73			3.46			2.53			-2.42				-22.72

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans			0	0	0	0	0	
Home equity lines			0	0	0	0	0	
Credit card receivables.....			0	0	0	0	0	
Auto loans.....			0	0	0	0	0	
Commercial and industrial loans			0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans.....		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.25	3.24	2.51	0.99	1.76
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans		0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans		0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans		0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans		0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries	46,000	45,000	37,000	23,001	6,502	2.22	1738.53	
Dividends	46,000	45,000	37,000	23,001	6,501	2.22	1740.00	
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	1		-100.00	
Income from nonbank subsidiaries	0	0	0	0	0			
Dividends	0	0	0	0	0			
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries	46,000	45,000	37,000	23,001	6,502	2.22	1738.53	
Securities gains (losses)	0	0	0	175	0			
Other operating income	0	0	0	0	0			
Total operating income	46,000	45,000	37,000	23,176	6,502	2.22	1738.53	
Operating Expenses								
Personnel expenses	0	0	0	0	0			
Interest expense	2,760	3,055	3,124	3,124	2,910	-9.66	-3.56	
Other expenses	824	830	753	699	700	-0.72	23.72	
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	3,584	3,885	3,877	3,823	3,610	-7.75	1.59	
Income (loss) before taxes	42,416	41,115	33,123	19,353	2,892	3.16		
Applicable income taxes (credit)	-869	-947	-947	-890	-1,350			
Extraordinary items					0			
Income before undistributed income of subsidiaries	43,285	42,062	34,070	20,243	4,242	2.91	14622.79	
Equity in undistributed income of subsidiaries	164,387	127,444	115,110	116,634	88,788	28.99	102.48	
Bank subsidiaries	164,387	127,444	115,110	116,634	88,788	28.99	102.48	
Nonbank subsidiaries	0	0	0	0	0			
Subsidiary holding companies	0	0	0	0	0			
Net income (loss)	207,672	169,506	149,180	136,877	93,030	22.52	154.88	
Memoranda								
Bank net income	210,387	172,444	152,110	139,635	95,289	22.00	151.40	
Nonbank net income	0	0	0	0	0			
Subsidiary holding companies' net income	0	0	0	0	0			

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,212,850	98.71	1,052,083	98.52	904,958	98.77	778,112	665,192	15.28	111.20
Common and preferred stock		1,212,850	98.71	1,052,083	98.52	904,958	98.77	778,112	665,192	15.28	111.20
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Investment in nonbank subsidiaries		0	0	0	0	0	0	0	0	0	0
Common and preferred stock		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	0
Common and preferred stock		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	0
Securities		0	0	0	0	0	0	0	0	0	0
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	0
Cash and due from affiliated depository institution		14,553	1.18	14,685	1.38	10,071	1.10	9,034	9,891	-0.90	140.15
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	0
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	0
Intangible assets		0	0	0	0	0	0	0	0	0	0
Other assets		1,291	0.11	1,119	0.10	1,238	0.14	239	368	15.37	244.27
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	0
Total assets		1,228,694	100.00	1,067,887	100.00	916,267	100.00	787,385	675,451	15.06	111.59
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	0
Securities sold (repos)		0	0	0	0	0	0	0	0	0	0
Commercial paper		0	0	0	0	0	0	0	0	0	0
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	0
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	0
Subordinated notes and debentures		64,706	5.27	64,748	6.06	64,703	7.06	64,666	64,632	-0.06	18.37
Other liabilities		12,473	1.02	10,787	1.01	9,384	1.02	8,018	3,717	15.63	254.25
Balance due to subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	0
Total liabilities		77,179	6.28	75,535	7.07	74,087	8.09	72,684	68,349	2.18	32.65
Equity Capital		1,151,515	93.72	992,352	92.93	842,180	91.91	714,701	607,102	16.04	120.38
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	0
Common stock		54	0	54	0.01	54	0.01	53	53	0.00	1.89
Common surplus		226,397	18.43	223,856	20.96	219,766	23.98	218,521	217,693	1.14	4.85
Retained earnings		911,008	74.14	748,224	70.07	616,611	67.30	500,868	389,554	21.76	196.60
Accumulated other comprehensive income		14,056	1.14	20,218	1.89	5,749	0.63	-4,741	-198	-30.48	
Other equity capital components		0	0	0	0	0	0	0	0	0	0
Total liabilities and equity capital		1,228,694	100.00	1,067,887	100.00	916,267	100.00	787,385	675,451	15.06	111.59
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	0
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0	0	0
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0	0
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	0
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	0
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	0

